

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****Application No.:** 09/316546**Customer No.:** 22927**Attorney Docket No.:** 99-012**Date Filed:** May 21, 1999**Title:** METHOD AND APPARATUS FOR PROCESSING  
CREDIT CARD TRANSACTIONS**Applicants:** Walker et al.**Group Art Unit:** 3624**Examiner:** KARMIS, Stefano  
(571) 272-6744 /voice  
(571) 273-8300 /fax**RESPONSE****after the Advisory Action mailed September 13, 2005**Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Advisory Action mailed September 13, 2005 (Paper No. /  
Mail Date 09012005), please consider the following remarks.This document is filed by Applicants' representative on behalf of the present  
Applicants for patent. Accordingly, references in this document to "we," "us,"  
"our," and the like will be understood as indicating the present Applicants.